

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

JESSICA LEE JACKSON

Debtor(s)

Case No. 18-15950-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/08/2018.
- 2) The plan was confirmed on 04/25/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/26/2024.
- 6) Number of months from filing or conversion to last payment: 71.
- 7) Number of months case was pending: 74.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$32,488.00.
- 10) Amount of unsecured claims discharged without full payment: \$96,930.39.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$15,810.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$15,810.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$8,450.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,282.77
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$9,732.77

Attorney fees paid and disclosed by debtor: \$350.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACIMA CREDIT FKA SIMPL	Unsecured	2.00	NA	NA	0.00	0.00
AES/NCT	Unsecured	2,748.00	NA	NA	0.00	0.00
ALLY	Unsecured	NA	9,652.81	9,652.81	0.00	0.00
CAPITAL ONE	Unsecured	NA	2,560.31	2,560.31	3.88	0.00
CAPITAL ONE BANK	Unsecured	NA	4,103.15	4,103.15	6.21	0.00
CHASE CARD	Unsecured	473.00	NA	NA	0.00	0.00
CHASE CARD	Unsecured	449.00	NA	NA	0.00	0.00
CITIZENS BANK	Unsecured	975.00	NA	NA	0.00	0.00
CITY OF PHILA	Secured	NA	216.06	216.00	216.00	0.00
CREDIT ACCEPTANCE	Secured	NA	24,237.82	NA	0.00	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	NA	117.85	117.85	0.18	0.00
FED LOAN SERV	Unsecured	33,140.00	NA	NA	0.00	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	NA	154,172.36	5,786.65	5,786.65	0.00
IC SYSTEM	Unsecured	325.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	619.83	619.83	0.94	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	620.37	620.37	0.94	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	3,021.90	3,021.90	4.58	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	245.28	245.28	0.37	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	242.55	242.55	0.37	0.00
U.S. DEPARTMENT OF EDUCATION	Unsecured	NA	33,151.82	33,151.82	50.21	0.00
WELLS FARGO BANK	Unsecured	NA	4,557.10	4,557.10	6.90	0.00
WELLS FARGO BANK	Secured	NA	10,835.89	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$5,786.65	\$5,786.65	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$216.00	\$216.00	\$0.00
TOTAL SECURED:	\$6,002.65	\$6,002.65	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$58,892.97	\$74.58	\$0.00

Disbursements:	
Expenses of Administration	<u>\$9,732.77</u>
Disbursements to Creditors	<u>\$6,077.23</u>
TOTAL DISBURSEMENTS :	<u>\$15,810.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/19/2024

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.